

# I ♥ My LIBERTY™ Bank!

*Expect the Best®* Financial Services for your business.

## CASH MANAGEMENT SERVICES:

### ACH Origination

- Originate electronic credits and debits for payments such as payroll, vendor payments, and taxes
- Capability for Same-Day payments
- Dual control feature for segregation of duties

### Automated Investment or Line of Credit Sweeps

- Save hours of calculating cash position
- Automated funds transfers between general checking and investment accounts or line of credit accounts

### Check and ACH Positive Pay

- Prevent unauthorized checks from clearing your account
- Block ACH debits that are not pre-authorized
- Block stale-dated items

### Funds Transfer

- Maintain templates for recurring domestic or international wire transfers
- Create wire authorities and limits for individual employees
- Dual control functionality for fraud prevention

### Image Retrieval

- Maintain images of checks, deposit tickets and statements on a monthly or annual CD Rom
- Items can be searched by check number or date paid
- No need for bulky fire protected storage cabinets for securing paper items



**Patricia A. Arnett**  
Senior Vice President

Human Resources/Cash Management  
Cell Phone: 419-674-1394  
Email: [parnett@MyLiberty.bank](mailto:parnett@MyLiberty.bank)

### Liberty Online Portal

- Authorize employees to view and download checking activity for easy reconciliation
- Complete internal funds transfers
- View and print images of presented checks and deposit tickets
- View checking and account analysis statements

### Merchant Card Services\*

- Point of Sale (POS) services through Master Card and Visa. Utilize this service to offer your customers the ability to pay for merchandise or bills with the convenience of their debit or credit cards.
- \*Service is provided by a third-party vendor

### Remote Deposit Services

- Mobile deposit creation using a Smart phone or Tablet
- Create large business deposits from your location by use of a scanner
- Save trips to the bank, compensation for travel expense, liability for travel, and cost of deposit tickets
- Creates an online archival history of deposits for easy research

### Zero Balance Transfers

- Save time and control funds
- Initiate automated transfers from subordinate accounts to and from a general account
- Payroll, insurance, and subsidiary accounts can zero out at the end of each business day, allowing funds to remain in the general account to offset fees or earn interest



[www.MyLiberty.bank](http://www.MyLiberty.bank)

Certain restrictions may apply.

